

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:
JOURDON LYNN POLSON
BRITTNIE NICOLE POLSON
2522 GOLD VALLEY DR
MURFREESBORO, TN 37130
SSN XXX-XX-6315 SSN XXX-XX-7015

CASE **13-09627-MH3-13**
JUDGE MARIAN F HARRISON
1/21/2014

NOTICE OF CONFIRMATION AND PLAN TERMS

ON **01/17/2014** the debtor(s) Chapter 13 plan, as amended, was confirmed by order of **JUDGE MARIAN F HARRISON**. This order provides an extension of the finality date to provide all parties in interest the opportunity to review the plan or its terms and seek relief from its term pursuant to Rule 9023, Federal Rules Bankruptcy. Any application for relief under Rule 9023 must be filed with the court on or before **02/11/2014**. Thereafter, the confirmed plan will be deemed final and binding on all parties pursuant to 11 U.S.C. §1327.

J. POLSON to pay **\$315.25 BI-WEEKLY**

to the Trustee who shall disburse funds pursuant to the terms of the confirmed plan.

To the debtors' attorney, **ADRIENNE NICOLE TRAMMELL**, the sum of **\$3,400.00 to be paid at \$150.00 per month**.

Total fee awarded is **\$3,500.00**.

To the Court Clerk the sum of **\$235.00** and **\$46.00** for filing and noticing fees.

The court has fixed a value on the collateral held by all secured creditors, which value shall be deemed the extent of the secured claim. Such creditors shall retain the lien on their collateral and shall be treated as follows:

<u>Creditor Name</u>	<u>Value</u>	<u>Interest</u>	<u>Monthly Payment</u>
----------------------	--------------	-----------------	------------------------

----- **NONE** -----

To creditors holding claims secured by a purchase money security interest in a motor vehicle incurred within 910 days preceding the petition or secured by a purchase money security interest in any other thing of value incurred in the 1 year period preceding the filing as follows:

<u>Creditor/Collateral</u>	<u>Interest</u>	<u>Principal Amt To Be Pd</u>	<u>Month</u>
TITLE 11	21.00%	\$15,200.00 (e)	\$411.50

(UNKNOWN / 910 AUTOMOBILE LOAN)

The Trustee is authorized to pay any post petition fees, expenses, and charges, notice of which is filed pursuant to Rule 3002.1, F.R.B.P. and as to which no objection is raised, at the same disbursement level as the arrears claim noted above.

As of the date of this notice, the following notice of post petition fees, expenses, and charges has been filed:

<u>Creditor Name</u>	<u>Claim Amount</u>	<u>Monthly Payment</u>
----------------------	---------------------	------------------------

----- **NONE** -----

The plan treats some unsecured claims differently than others. The following claims to unsecured claimholders, in classes and paid in classes, sequentially as shown below:

<u>Class</u>	<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>
--------------	----------------------	-----------------	-----------------	--------------

----- NONE -----

The plan establishes a minimum dividend to general unsecured creditors, with timely claims but may establish a dividend to some creditors that differ from others. The following claims will be paid in the general unsecured class:

Creditor Name	Interest	Dividend	Claim	Account
ABILITY RECOVERY	0.00%	20.00%	\$0.00	xxxxxxxx
* ADVANCE FINANCIAL	0.00%	20.00%	\$620.01	xxxxxxxx0790
AMERICAN INFOSOURCE LP	0.00%	20.00%	\$0.00	xxxxxxxx
AMERICAN INFOSOURCE LP AS AGENT FOR	0.00%	20.00%	\$0.00	xxxxxxxx
APPLIANCE WAREHOUSE OF AMERICA	0.00%	20.00%	\$0.00	xxxxxxxx
APPLIANCE WAREHOUSE OF AMERICA	0.00%	20.00%	\$0.00	xxxxxxxx
AT AND T/BELLSOUTH	0.00%	20.00%	\$0.00	xxxxxxxx
AUTOMATED TRAFFIC ENFORCEMENT PROGRAM	0.00%	20.00%	\$0.00	xxxxxxxx
BANK OF BANK	0.00%	20.00%	\$0.00	xxxxxxxx
BESTWAY RENTALS	0.00%	20.00%	\$0.00	xxxxxxxx
BESTWAY RENTALS	0.00%	20.00%	\$0.00	xxxxxxxx
CANDICA LLC	0.00%	20.00%	\$0.00	xxxxxxxx
* CASH EXPRESS	0.00%	20.00%	\$829.00	xxxxxxxx6315
CASH EXPRESS	0.00%	20.00%	\$0.00	xxxxxxxx
CHECK ADVANCE/VALUED SERVICE	0.00%	20.00%	\$0.00	xxxxxxxx
CHECK INTO CASH	0.00%	20.00%	\$0.00	xxxxxxxx
CHECK N GO	0.00%	20.00%	\$0.00	xxxxxxxx
CITY OF MURFREESBORO	0.00%	20.00%	\$0.00	xxxxxxxx
* CITY OF MURFREESBORO WATER	0.00%	20.00%	\$517.19	xxxxxxxx2795
CLARK AND WASHINGTON	0.00%	20.00%	\$0.00	xxxxxxxx
COMCAST	0.00%	20.00%	\$0.00	xxxxxxxx
* COVINGTON CREDIT #TN0005	0.00%	20.00%	\$483.00	xxxxxxxx0107
CREDIT CENTRAL	0.00%	20.00%	\$0.00	xxxxxxxx
DIRECTV	0.00%	20.00%	\$0.00	xxxxxxxx
DOMINOS	0.00%	20.00%	\$0.00	xxxxxxxx
DYNAMIC REC	0.00%	20.00%	\$0.00	xxxxxxxx
FIFTH THIRD BANK	0.00%	20.00%	\$0.00	xxxxxxxx
FORT STILL NATIONAL BANK	0.00%	20.00%	\$0.00	xxxxxxxx
FOX COLLECTION CTR	0.00%	20.00%	\$0.00	xxxxxxxx
FREDERICKSBURG CR BUR	0.00%	20.00%	\$0.00	xxxxxxxx
FREEDOM FINANCE	0.00%	20.00%	\$0.00	xxxxxxxx
FSNB	0.00%	20.00%	\$0.00	xxxxxxxx
* MIDDLE TENNESSEE EAR NOSE AND THROAT	0.00%	20.00%	\$133.33	xxxxxxxx8163
* MT PLEASANT POLICE DEPARTMENT	0.00%	20.00%	\$266.75	xxxxxxxx6315
MTEMC	0.00%	20.00%	\$0.00	xxxxxxxx
* MURFREESBORO RADIOLOGY	0.00%	20.00%	\$43.00	xxxxxxxx2828
NATIONAL CREDIT SYSTEMS	0.00%	20.00%	\$0.00	xxxxxxxx
ONLINE COLLECTIONS	0.00%	20.00%	\$0.00	xxxxxxxx
PERMANENT GENERAL INSURANCE	0.00%	20.00%	\$0.00	xxxxxxxx
PIZZA HUT	0.00%	20.00%	\$0.00	xxxxxxxx
PREMIER BANKCARD	0.00%	20.00%	\$0.00	xxxxxxxx
PROACTIVE SOLUTION	0.00%	20.00%	\$0.00	xxxxxxxx
* RENTDEBT AUTOMATED COLLECTIONS LLC	0.00%	20.00%	\$500.00	xxxxxxxx6315
RIGHT PRICE AUTO SALES	0.00%	20.00%	\$0.00	xxxxxxxx
RJM ACQUISITIONS	0.00%	20.00%	\$0.00	xxxxxxxx
RODALE	0.00%	20.00%	\$0.00	xxxxxxxx
SOLUTIA TAS	0.00%	20.00%	\$0.00	xxxxxxxx
SPRINT	0.00%	20.00%	\$0.00	xxxxxxxx
* SPRINT NEXTEL	0.00%	20.00%	\$3,524.43	xxxxxxxx3232

ST THOMAS RUTHERFORD	0.00%	20.00%	\$0.00	xxxxxxxx
STATE OF TENNESSEE	0.00%	20.00%	\$0.00	xxxxxxxx
SUN LOAN CO	0.00%	20.00%	\$0.00	xxxxxxxx
TITLE BUCKS	0.00%	20.00%	\$0.00	xxxxxxxx
TRAFFIC VIOLATIONS BUREAU	0.00%	20.00%	\$0.00	xxxxxxxx
US DEPARTMENT OF EDUCATION	0.00%	20.00%	\$0.00	xxxxxxxx
VANDA LLC	0.00%	20.00%	\$0.00	xxxxxxxx
VERIZON WIRELESS	0.00%	20.00%	\$0.00	xxxxxxxx
WALMART	0.00%	20.00%	\$0.00	xxxxxxxx
WORLD FINANCE	0.00%	20.00%	\$0.00	xxxxxxxx
* WORLD FINANCE	0.00%	20.00%	\$375.00	xxxxxxxx1332

The plan surrenders the debtors interest in collateral to the creditors listed below. The automatic stay has been lifted to allow these creditors to repossess the collateral upon which they have liens. Unless the order confirming provides otherwise, no disbursements will be made on any deficiency to these creditors unless and until deficiency claims are filed. Creditors unable or unwilling to repossess such collateral should advise the trustee to treat the entire claim as unsecured.

Surrender the collateral to creditor DONS AUTO SALES. (04 FORD EXPLORER)

CASH EXPRESS treated unsecured due to failure of creditor to provide proof of perfection (Rule 3001(d), Federal Rules of Bankruptcy Procedure). (CLAIM MARKED SECURED)

Case to be dismissed, without further hearing, upon filing of notice of non-compliance and order dismissing case by the trustee.

Unsecured creditors shall receive their prorata portion of the Unsecured Pool that remains after satisfaction of all allowed priority and administrative claims, not to be less than **20.000%** of such claims.

The unsecured pool shall be increased by the "base" amount not needed to satisfy allowed secured, priority, and administrative claims (including the trustee's commission).

The plan establishes a minimum pool of funds to be paid to all unsecured creditors called the "unsecured pool". Nonpriority unsecured creditors holding allowed claims shall receive a pro rata share of the unsecured pool after allowed unsecured priority and administrative claims have been satisfied. The plan establishes the Unsecured Pool at **N/A**.

The plan sets a minimum pool of funds to be paid to the Trustee by the debtor(s) called a base. The debtor(s) must pay this base or allowed claims in full before a discharge may be entered. The base is fixed at **\$40,900.00**.

Please note that this Notice is only a summary of the plan as confirmed by the Court. You are cautioned to review the Court's order approving the plan, available on PACER at <http://ecf.tnmb.uscourts.gov>.

/s/HENRY E HILDEBRAND, III

CHAPTER 13 TRUSTEE
P O BOX 340019
NASHVILLE, TN 37203
PHONE: 615-244-1101
FAX: 615-242-3241
pleadings@ch13nsh.com

* An asterisk denotes that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless an allowed proof of claim is filed.